

EXHIBIT L

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August 17, 2010

KEITH D. VON GLAUFEN (1952-2007)

Via First Class Mail and Federal Express Overnight Delivery

Zalmen Landau, as Trustee of the C. Fink Family Trust
1178 59th Street, Apt 1-T
Brooklyn, NY 11219-4999

Re: **American General Life Insurance Company v. Chaim Fink, et al**
Our File No.: 07478.0617
Docket No.: L-1954-10

Dear Mr. Landau:

This firm represents plaintiff American General Life Insurance Company ("American General") in connection with the above referenced matter in which American General seeks, among other things, a declaration that Flexible Premium Adjustable Life Policy U10061721L ("the Policy") issued by American General to the Trust in the amount of \$8,000,000 and insuring the life of Chaim Fink is void *ab initio*. It has come to the company's attention that one or more premium payments have been tendered in connection with the Policy since the commencement of the lawsuit. We have in our possession a check issued by American General in the amount of \$100,200, made payable to you as Trustee of the C Fink Family Trust ("the Trust") representing a refund of said premium payments.

Please acknowledge your receipt of this letter, and please confirm your residential address immediately. We will forward the premium refund check to you upon receipt of your acknowledgment of this letter and confirmation of your address.

In the interim, please refrain from submitting any further premium payments on the Policy. In the event that any defendant or any other person or entity does render or has rendered payment of premium to American General, or any related entity while the litigation is pending, American General may, at its sole option, return the premium payment to the payor or retain the premium payment without prejudice to and without waiver of or estoppel against any of its

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rights, claims, and/or defenses asserted or to be asserted in connection with the litigation. American General will hold any such premiums as an offset of costs, fees, and/or damages pending the ultimate outcome of the litigation.

Furthermore, please disregard any notice or communication issued by American General concerning the Policy, premiums due, lapse, or reinstatement while the litigation is pending.

Thank you for your attention to this matter.

Very truly yours,

WILSON, ELSER, MOSKOWITZ, EDELMAN & DICKER LLP


Karen D. Peck

KDP/kdp

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